

Series

VA

Product Facts

For Use In All States Except NY

Investment Amounts**Initial Minimum:** \$5,000 (non-qualified); \$2,000 (IRA or other qualified plan)**Minimum for Subsequent Investments:**¹ \$500**Maximum Without Prior Company Approval:** \$1 million**Investors' Age Limits****Maximum Issue Age:** 80 years old at time contract is issued**Maximum Age to Annuitize:** Later of 90 years old or 10 years from contract issue date**Access to Your Money**

- **Withdrawal Charge:** A declining withdrawal charge will occur on each purchase payment withdrawn in excess of the Free Withdrawal Amount and before a full 7 contract years: 7%, 6%, 6%, 5%, 4%, 3%, 2%, 0%. A separate withdrawal charge schedule applies to each purchase payment.
- **Free Withdrawals:** You may withdraw 100% of earnings at any time. After the first contract year, you can withdraw up to 10% of purchase payments each year, free of a contractual withdrawal charge.
- **Systematic Withdrawals:** Automatic payments of up to 10% of total Purchase Payments each year. Payable monthly or quarterly, and after the first contract year, annually or semi-annually, provided that each payment is at least \$100.
- **Lump Sum:** Receive a single payment equal to your contract value,* minus any contractual withdrawal charge and/or other fees.
- **Nursing Home Waiver:**² After the first contract year, we will waive the withdrawal charge if you or the joint owner becomes confined to a hospital and/or nursing home for at least 90 days. Confinement must start after the first contract year. Available to purchasers age 80 or younger at contract issue. Not available in all states.
- **Terminal Illness Waiver:**² After the first contract year, we will waive the withdrawal charge if you or the joint owner becomes terminally ill and is not expected to live more than 12 months as certified by a doctor. Available to purchasers age 80 or younger at contract issue. Not available in all states.

* In the prospectus and contract, "contract value" and "contract fee" are referred to as "account value" and "account fee."

INVESTMENT AND INSURANCE PRODUCTS ARE:

- NOT FDIC INSURED • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS AFFILIATES
- SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED

This material is for informational purposes only and does not constitute investment advice or a recommendation.

Optional Living Benefit³

FlexChoice Access⁴

- **Age:** Available to purchasers ages 50-80 at contract issue. Issue age may vary by state. See prospectus for details.
- **Benefit:** Guarantees lifetime income determined off the Benefit Base, which can increase by the Rollup Rate and any Automatic Step-Ups or subsequent purchase payments. Reduced only for excess withdrawals and withdrawals before age 59½.⁵ Withdrawal rate to be determined by the timing of the first withdrawal after age 59½. If the contract value is reduced to zero due to an allowable withdrawal, lifetime income payments will be made using the applicable Lifetime Guarantee Rate. If the contract value is reduced to zero due to an excess withdrawal or due to a full withdrawal prior to age 59½, you will not receive lifetime income payments.
- **FlexChoice Access Expedite:** Offers a higher withdrawal rate while the contract value is greater than zero and a reduced Lifetime Guarantee Rate if the contract value is reduced to zero. Joint lifetime income is available for spouses if the contract value is reduced to zero (age limitation applies); joint life Lifetime Guarantee Rates are lower than corresponding single Lifetime Guarantee Rates.
- **Charge:** Additional annual charge is 1.35% of the Benefit Base.⁶
- **Subsequent Purchase Payments:** We may restrict subsequent purchase payments at any time if changes are made to the terms of the rider or if the benefit is no longer available to new customers. See prospectus for details.

Please refer to the prospectus and benefit brochures for details and to learn more about FlexChoice Access, including available investment options and allocation restrictions.

Death Benefits³

(can only have one)

PAYABLE IF THE CONTRACT OWNER (OR ANNUITANT IF OWNED BY A NON-NATURAL OWNER) DIES PRIOR TO ANNUITIZING THE CONTRACT

Standard Death Benefit

Principal Protection

- **Benefit:** Pays the greater of your contract value or purchase payments adjusted proportionately for any withdrawals. Comes standard with the contract at no additional charge.

Optional Death Benefit

FlexChoice Access Death Benefit⁴

- If FlexChoice Access is elected, the FlexChoice Access Death Benefit may also be elected and will be added to the contract in addition to the Standard Death Benefit.
- **Age:** Available to purchasers ages 50-65.
- **Benefit:** Guarantees a death benefit equal to the Death Benefit Base. Increased by the Rollup Rate and any Automatic Step-Ups or subsequent purchase payments. Reduced for all withdrawals (proportionally for excess withdrawals and any withdrawal prior to age 59½).
- **Charge:** Additional charge is 0.65% of the Death Benefit Base.⁶

Annual Step-Up

- **Age:** Available to purchasers age 77 or younger at contract issue.
- **Benefit:** Pays the greater of the Principal Protection Death Benefit or highest anniversary value through age 80,⁷ adjusted proportionately for any withdrawals.
- **Charge:** Additional charge is 0.20% of the average contract value in the variable investment options, assessed daily at the stated annual rate.

Additional Death Benefit Features

The taxable portion of the death benefit is subject to ordinary income tax. The taxable portion is equal to the excess of the death benefit payable over the after-tax principal in the contract. If the contract value drops to zero, there is no death benefit payable.

- **Spousal Continuation:** Your spouse, as sole primary beneficiary, may choose to continue the contract at your death. Initial contract value at continuation is the greater of the death benefit or contract value.
- **Controlled Payout Plan:** You decide how long your beneficiary(ies) will receive the death benefit after your death. Available on non-qualified contracts only.

Options for Investing⁸

Your variable annuity offers a diversified selection of investment options and gives you the flexibility to design your own investment strategy or use professionally managed asset allocation portfolios.

Please refer to the prospectus and benefit brochures for details and to learn more about FlexChoice Access, including available investment options and allocation restrictions.

Automated Investing Options

- **Enhanced Dollar Cost Averaging:**⁹ 3-, 6-, and 12-month Market Entry programs available. Not available in OR.
- **Portfolio Rebalancing:**⁸ On a monthly, quarterly, semi-annual, or annual basis; tax-free transfers between investment options.

Payout Options

- Variable and fixed annuity options available
- Lifetime payments (for annuitant only or joint annuitants)
- Lifetime payments (for annuitant only or joint annuitants), guaranteed for a certain number of years
- Payments guaranteed for a certain number of years

For qualified contracts, including IRAs, non-spousal annuitants cannot be greater than 10 years apart.

Fees and Charges

- No front-end sales charge
- Annual \$30 Contract Fee*,¹⁰ (waived if contract value is \$50,000 or more)
- 1.30% total Mortality & Expense and Administration Charge (includes Principal Protection Death Benefit and 0.25% Administration Charge)
- Investment option expenses vary and are taken out of the investment option based on a percentage of the assets; charges are assessed daily at an annual rate on the investment option's average net assets
- \$25 fee for transfers over 12 per contract year may apply – currently waived

Please see the "Optional Living Benefits" and "Death Benefits" sections for optional benefit charges.

Please see the "Access to Your Money" section for withdrawal charges and related exceptions.

Not all features and benefits are available in all states. Please see the prospectus and benefit brochures for more details.

In the prospectus and contract, FlexChoice Access is referred to as Guaranteed Lifetime Withdrawal Benefit (GLWB), and the FlexChoice Access Death Benefit is referred to as GLWB Death Benefit. This fact card must be accompanied or preceded by a prospectus for the product.

All guarantees, including optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company.

* In the prospectus and contract, "contract value" and "contract fee" are referred to as "account value" and "account fee."

Guarantees apply to certain insurance and annuity products (not securities, variable, or investment advisory products), including optional benefits, and are subject to product terms, exclusions, and limitations.

Buying an annuity to fund a qualified retirement plan or IRA should be done for the annuity's features and benefits other than tax deferral. Tax deferral is generally a feature of a qualified retirement plan or IRA, so an annuity would not provide an additional tax deferral benefit. References throughout this material to tax advantages, such as tax deferral and tax-free transfers, are subject to this consideration. The product described in this material is not made available to employer-sponsored qualified retirement plans. For non-qualified annuities, tax deferral is not available to corporations and certain other entities.

¹ If you make no purchase payments for 2 years and your contract value is less than \$2,000, we may terminate the contract. This is not applicable in New Jersey. For subsequent investments for IRAs, we will accept a different amount if required by federal tax law.

² May not make additional payments once waiver is used. Other restrictions apply. See prospectus for details.

³ For qualified retirement plans and IRAs, income payments and withdrawals must generally comply with the required minimum distribution rules, which may limit the benefit of certain living and/or death benefits.

⁴ In the prospectus, the FlexChoice Access living benefit rider is referred to as the Guaranteed Lifetime Withdrawal Benefit (GLWB) and the FlexChoice Access Death Benefit is referred to as the GLWB Death Benefit. If you elected the FlexChoice Access living benefit rider with your variable annuity contract, you can take annual non-excess withdrawals after age 59½ and still maintain the Benefit Base at least equal to the initial purchase payment. If your contract value is reduced to zero due to a non-excess withdrawal, you will receive lifetime income payments under the FlexChoice Access benefit. Depending on when and whether single lifetime or joint lifetime payments are selected, the annual amount of lifetime payments under the FlexChoice Access benefit may be lower than the annual withdrawal amounts received before the contract value was reduced to zero. If you also elected the FlexChoice Access Death Benefit, taking non-excess withdrawals after age 59½ will reduce the Death Benefit Base on a dollar-for-dollar basis.

FlexChoice Access and the FlexChoice Access Death Benefit may be canceled on the 5th, 10th, or a later contract anniversary and a Guaranteed Principal Adjustment to the contract value may be available. Once canceled, they cannot be re-elected. See prospectus for details. For FlexChoice Access and the FlexChoice Access Death Benefit, we may restrict subsequent purchase payments at any time if changes are made to the benefit terms or if the riders are no longer available to new customers. For contracts issued in Oregon, we may restrict subsequent purchase payments at any time; however, it may not occur until at least 90 days after contract issue. See prospectus for details.

⁵ Excess withdrawals are withdrawals that exceed the Annual Benefit Payment in a contract year and can significantly impact your guarantees. See prospectus for details.

⁶ Deducted from contract value and assessed on the contract anniversary. A pro rata portion of the FlexChoice Access or FlexChoice Access Death Benefit charge will be assessed upon: a complete withdrawal from your contract that is either an excess withdrawal or a withdrawal before age 59½, annuitization of the contract, change of owner or joint owner (or the annuitant, if a non-natural person owns the contract), termination of the contract other than by death, or assignment of the contract if on a date other than your contract anniversary.

If your Benefit Base or FlexChoice Access Death Benefit Base is increased due to an Automatic Step-Up, we may reset the rider charge applicable beginning after the contract anniversary on which the Automatic Step-Up occurs to a rate that does not exceed the lower of: (a) the Maximum Automatic Step-Up Charge (2.00% for FlexChoice Access; 1.35% for FlexChoice Access Death Benefit) or (b) the current rate that we would charge for the same rider with the same benefits, if available for new contract purchases at the time of the Automatic Step-Up.

⁷ The "highest anniversary value" means the highest contract value achieved on any contract anniversary prior to the oldest contract owner reaching age 81, adjusted upward for subsequent purchase payments and reduced proportionately for any withdrawals.

⁸ The variable annuity contract and the underlying investment portfolios are not designed for "market timing" strategies. We may limit transfers in

circumstances of market timing or other transfers that we determine are or would be to the disadvantage of other contract holders.

Rebalancing does not ensure a profit and does not protect against loss in declining markets. It involves reallocation of investment percentages regardless of fluctuation in price levels. You should consider your financial ability to continue purchasing through periods of low price levels.

⁹ The guaranteed interest rate will be applied to the declining balance remaining in the Enhanced Dollar Cost Averaging Program until its completion. As a result, the effective interest rate will be less than the declared rate. Dollar cost averaging does not ensure a profit and does not protect against loss in declining markets. Since dollar cost averaging involves continuous investment in securities regardless of fluctuating price levels of such securities, the investor should carefully consider his or her financial ability to continue purchases through periods of fluctuating price levels.

¹⁰ Assessed on the contract anniversary. A full Contract Fee will be deducted upon complete withdrawal from your contract. A pro rata portion of the Contract Fee will be deducted from the contract value on the annuity date if this date is other than a contract anniversary.

Investment performance is not guaranteed.

This material must be preceded or accompanied by a prospectus for the variable annuity issued by Brighthouse Life Insurance Company. The contract prospectus contains information about the contract's features, risks, charges, and expenses. Investors should consider the investment objectives, risks, charges, and expenses of the investment company carefully before investing. The investment objectives, risks, and policies of the investment options, as well as other information about the investment options, are described in their respective prospectuses. Prospectuses and complete details about the contract are available from your financial professional and should be read carefully before investing. Please refer to the contract prospectus for more complete details regarding the living and death benefits.

Variable annuities are long-term investments designed for retirement purposes. Variable annuities issued by Brighthouse Life Insurance Company, have limitations, exclusions, charges, termination provisions, and terms for keeping them in force. There is no guarantee that any of the variable investment options in this product will meet their stated goals or objectives. The account value is subject to market fluctuations and investment risk so that, when withdrawn, it may be worth more or less than its original value, even when an optional protection benefit rider is elected. All contract and rider guarantees, including optional benefits and annuity payout rates, are subject to the claims-paying ability and financial strength of the issuing insurance company. Please contact your financial professional for complete details.

Withdrawals of taxable amounts are subject to ordinary income tax. Withdrawals made before age 59½ may be subject to a 10% federal income tax penalty. Distributions of taxable amounts from a non-qualified annuity may also be subject to the 3.8% Net Investment Income Tax that is generally imposed on interest, dividends, and annuity income if the modified adjusted gross income exceeds the applicable threshold amount. Withdrawals will reduce the living and death benefits and account value. Withdrawals may be subject to withdrawal charges.

Any discussion of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax, or accounting advice. Clients should confer with their qualified legal, tax, and accounting professionals as appropriate.

All guarantees, including any optional benefits, are subject to the claims-paying ability and financial strength of the issuing insurance company. Each issuing insurance company is solely responsible for its own financial condition and contractual obligations.

Variable annuities are issued by, and product guarantees are solely the responsibility of, Brighthouse Life Insurance Company, Charlotte, NC 28277, on Policy Form 8010 (11/00) ("Brighthouse Financial"). All variable products are distributed by Brighthouse Securities, LLC (member FINRA). All are Brighthouse Financial affiliated companies. Product availability and features may vary by state or firm.

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